



## JOB DESCRIPTION

State Form 52468 (12-05)

This document is used  
to provide a basic

<b>Employee Name:</b>		
<b>Agency:</b> DFI		<b>BU:</b> 00208
<b>Division:</b> DEPOSITORY	<b>Section/District:</b>	
<b>Job Title:</b> PAT IV		<b>Job Code:</b>
<b>Working Title (if different from above):</b> Financial Institutions Examiner IV		
<b>Reports To:</b> Regional Field Supervisor		
<b>FLSA Status:</b> <input checked="" type="checkbox"/> Non-Exempt (OT Eligible) <input type="checkbox"/> Exempt		<b>Effective Date :</b>

### **Purpose of Position/Summary:**

Serves the Depository Division of the Department of Financial Institutions for the State of Indiana. Examines the safety, soundness, and level of compliance of state chartered financial institutions; primarily banks and credit unions. Reports directly to the Regional Field Supervisor or Division Supervisor. An Examiner IV is an Examiner in training and it is expected that an Examiner IV will be promoted to an Examiner III approximately 18 months from the date of hire.

### **Essential Duties/Responsibilities:**

1. Compliance with the mentor based training program.

Utilizes resource materials in preparing for and analyzing assigned areas. Takes an active role and is personally responsible in their own training. Provides timely information according to established policies and procedures to supervisor regarding training needs and assessment. Seeks and is open to feedback from all sources.

Satisfactory compliance with training action plans developed by the Regional Field Supervisor is required.

2. Perform detail responsibilities as assigned.

Proficiently analyzes capital adequacy, profitability, and balance sheet in light of current levels, trends, and future prospects. Performs these areas with decreasing level of direct supervision and comment revision.

Performs an analysis of liquidity, investments, and sensitivity to market risk with direct supervision. Determines the adequacy of and identifies risk inherent in internal controls, policies, practices, and management information systems.

Demonstrates basic knowledge of computer applications used. Utilizes available technology to assist in analyzing financial institutions.

### **Job Requirements:**

Demonstrates the ability to identify, apply and interpret laws, regulations and policies applicable to assigned areas as well as examination policies and procedures. Exhibits willingness to research and assist examination staff in resolving issues in the field.

Evaluates financial data and incorporates findings from management discussion to measure an institution's performance.

### **Supervisory Responsibilities/Direct Reports:**

None.

**Difficulty of Work:**

Performs functions in a variety of situations. A PAT IV will be able to evaluate the most simplistic financial institution with a non-complex balance sheet structure. Applying laws, regulations and standards fairly across the spectrum of institutions regulated is required.

**Responsibility:**

A PAT IV is responsible for evaluating the condition of financial institutions through on- and off-site work performed to enable the Department to fulfill its supervisory function effectively. Identifying risks present in the institution as well as developing trends to allow the Department to act proactively is required. A PAT IV has the responsibility to communicate examination/supervisory findings to management and the directorate of institutions, other Department staff members, and Federal counterparts.

**Personal Work Relationships:**

A PAT IV develops working relationships with individuals from the Department and others. On a daily basis the PAT IV will work with financial institution employees and management, other examiners from the Department and Federal Agencies, and maintain relationships with superiors within the Department.

**Physical Effort:**

Physical effort required is considered light. A PAT IV will be required to transport work equipment to and from job sites daily. This would include laptop computers, examination workpapers, portable scanners, and other office equipment. Extended periods of driving is required.

**Working Conditions:**

The Examiner will work in financial institutions such as banks, credit unions and trust companies. These are generally professional office environments.